

## **Abstract**

Aqueous binders comprising condensation products **AB** of carboxyl-containing resins **A** and hydroxyl group-containing resins **B**, hydroxyurethanes **C**, and curing agents **D** which are active even at temperatures starting at 120 °C wherein the hydroxyurethanes **C** include units derived from polyfunctional hydroxy compounds **Ca** having at least 4 carbon atoms, it being possible for some of the carbon atoms to be replaced by oxygen atoms or by ester groups, and at least two hydroxyl groups, and units derived from polyfunctional isocyanates **Cb** selected from isocyanates of the formula  $R(NCO)_n$ , where  $R$  is an  $n$ -functional cycloaliphatic, aliphatic-polycyclic, aromatic-aliphatic-branched or aromatic radical and  $n$  is at least 2, and their use for preparing automotive surfacer materials